

Robert B. Wilson

Chapter 13 Trustee

6308 Iola Avenue, Suite 100 Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

TOMMIE NEIL LUNDY & GERALD ANN LUNDY

CASE NO. 14-70222-HDH-13

AKA1:

AKA2:

DBA1:

DBA2:

SS#1: xxx-xx- 2080

SS#2: xxx-xx- 1165

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 8/25/2014 Orig. Time: 11:00 AM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 8/25/2014 \$520.00 First Payment Due Date: 8/23/2014

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete
Budgeted Income: \$4,198.00 Expense: \$3,678.00 Surplus: \$520.00
Plan Payment: \$520.00 Monthly Plan Term(Months): 60

I. Value of Non-Exempt Property: \$800.00 Proposed Amount to Unsecured Creditors: \$0.00

Objection to Exemption of:

☐ Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers: 11-70206

☐ Object to Invoke Stay Pleading

☐ Case Converted from Chapter 7, Bar Date Set: 11/24/2014 Date Converted from Chapter 7:

J. Required Information: WW Directive

K. Business Information:

L. Object to Confirmation: Yes

Trustee requests \$350 step payment to begin August 2015

Sch J lists excessive expenses

Failure to include all disposable income

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2

Credit Counseling Provider Approved: Yes

Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: MTD

-Wage Directive

Questions

-Why do Debtors ow Kansas Department of Revenue & for what years?

It is from the time they lived in Kansas. 2007-2009

-Trustee requests \$350 step payment to begin August 2015

-\$561.27 principal mortgage payment on \$5,051 debt will complete in about 10 mos?

Yes

-Sch J lists excessive expenses

-Nat'l Std 2, 2, & 0 \$3,027 -- Adj Nat'l Std \$3,327 -- Adjusted by \$300 charity

-Sch J \$3,678 & debt in plan \$0 totals \$3,678 or \$351 above Adj Nat'l Std

-\$173 phones, \$101 cable/internet

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-If \$350 step payment is acknowledged Marc is alright with this case.

They can agree to this step payment.

-Failure to include all disposable income

Dated: 8/25/2014

/s/ Robert B. Wilson

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	14-70222
Debtor:	Lundy
Attorney:	White
Presiding Officer:	Brent Hagan
Calculation Date:	8/21/2014 15:34

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Young CAD	\$10,665.66	12.00%	60	\$237.25	\$14,235.10
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
IRS -- Filed \$10,132	\$7,600.34		60	\$126.67	\$7,600.34
Kansas Dept of Rev	\$1,640.05		48	\$34.17	\$1,640.05
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$3,240.00				\$3,240.00
Noticing Fees	\$102.96				\$102.96
Clerk Filing Fees	\$0.00				\$0.00

Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 10px; margin-right: 10px;"> <div style="display: flex; justify-content: space-between;"> <----- Greater Of -----> </div> </div> </div>	
Chapter 7 Minimum (Gross)	\$800.00		
Less Trustee Fees	\$80.00		
Less Attorney Fees	\$3,240.00		
Less Noticing Fees	\$102.96		
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$9,240.39		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00	<-----	

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$89,894.63
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$29,786.84
Debtor Plan Base (Monthly Payment X Term)	\$31,200.00
Surplus (Debtor Plan Base - Calculated Base)	\$1,413.16

Comments: